

中国工商银行不良贷款的
现状与对策分析

**Analysis on the Current Situation
and Countermeasures of
Non-performing Loans of Industrial
and Commercial Bank of China**

摘 要

对一个国家的金融系统而言，银行业都是其支柱和重心所在，在国家的经济的稳定发展发挥着至关重要的作用。不良贷款一直以来都是银行业面对的难题，对银行的长久稳定经营带来了很大的压力，同时不良贷款也是金融危机的主要诱因之一。本文的写作就是对中国工商银行不良贷款的现状进行研究。工商银行是我国银行业中首屈一指的商业银行，针对工商银行的不良贷款进行研究，不仅对工商银行本身也对其他商业银行具有借鉴意义，对整个银行业、金融业的良性发展都具有重要作用。本文首先介绍了国内外对不良贷款的定义和分类，为后文写作内容做铺垫。而后结合工商银行本身的情况对其不良贷款的现状做出一系列总结，并对其不良贷款的成因进行分析。最后从上述研究所分析的原因出发提出诸多具有针对性的对策，以期降低工商银行的不良贷款率，增强其抗风险能力和核心竞争力来面对激烈的竞争环境。

关键词： 商业银行 不良贷款 风险控制

Abstract

For a country's financial system, banking is its pillar and center of gravity, and plays a crucial role in the country's economic stability and development. Non-performing loans have always been a problem faced by the banking industry, bringing great pressure to the long-term stable operation of Banks, and non-performing loans are also one of the main causes of the financial crisis. The writing of this paper is to study the current situation of non-performing loans of industrial and commercial bank of China. Industrial and commercial bank of China ICBC is the leading commercial bank in China's banking industry. The research on the non-performing loans of ICBC not only has reference significance for ICBC itself and other commercial Banks, but also plays an important role in the sound development of the entire banking industry and financial industry. Firstly, this paper introduces the definition and classification of non-performing loans at home and abroad, which is the foundation for the following content. Then, combining with the situation of ICBC itself, it makes a series of summaries on the status quo of its non-performing loans and analyzes the causes of its non-performing loans. Finally, based on the analysis of the above research, this paper proposes a number of targeted countermeasures to reduce the non-performing loan ratio of ICBC and enhance its anti-risk ability and core competitiveness to face the fierce competitive environment.

Keywords: commercial banks non-performing loans risk control

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